Nassau MYAnnuity® 5X/7X

A single-premium multi-year guarantee annuity

Issued by Nassau Life and Annuity Company

NASSAU

Basics

ISSUE AGES	PREMIUM PAYMENT	GUARANTEE PERIOD
0 – 85	• Single premium (no subsequent) • Minimum: $10,000 • Maximum: $2,000,000	• 5 years • 7 years

Features[1]

GUARANTEED RATES

You have a choice of a 10% Free Withdrawal Amount or No Free Withdrawal Amount. Election must be made at issue.
Rates are based on your election as referenced in the table below.

Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	5.25%	5.30%
10%	5.05%	5.10%

Rates effective as of 5/1/2026. Rates are subject to change.

INTEREST RATE GUARANTEE TERMS

- Interest rate for each guarantee period is set at issue and guaranteed for the duration selected
- Premium must be held for the full interest rate guarantee period in order to receive the full amount of interest
- At the end of the guarantee period, you have a 30-day window within which to select one of three options:
  1. Surrender any amount of the contract free of charge
  2. Renew the contract for another guarantee period of the same duration, if available[2]
  3. Renew the contract for a different interest rate guarantee period available at that time
- If you do not choose one of these options, the contract will renew automatically for the same guarantee period, or the nearest available term. (A reminder will be mailed.)
- Interest rate credited for the new guarantee period will be based on the rates in place at that time and declared in advance
- The minimum interest rate for future guarantee periods is set at contract issue and could range from 1% to 3%.

ACCESSING FUNDS

WITHDRAWALS

- Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied
- Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA
- Withdrawals for Required Minimum Distributions (RMDs) under the contract will not incur surrender charges or MVA after the first calendar year[3]
- Withdrawals of income will be subject to tax and, if prior to age 59½, may be subject to a 10% IRS penalty
- Withdrawn amounts will not receive the full interest credit

SURRENDER CHARGE SCHEDULE

Contract year	1	2	3	4	5	6	7
MYAnnuity 5X	9%	8%	7%	6%	5%	0%	0%
MYAnnuity 7X	9%	8%	7%	6%	5%	4%	3%

- Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year
- During the 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA
- Nursing home and terminal illness waivers[4]: Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months. Waivers are subject to state approval and certain conditions. See contract for details

1. Product availability, features and options may vary by state. Actual product details may vary in a particular state based on the terms of that state's approval. Please consult the contract and your representative for details, including any state variations, restrictions, terms and conditions that may apply.
2. If you renew into a Guarantee Period of the same duration, the Guaranteed Interest Rate may not be the same rate of interest applied to your Contract Value in the previous Guarantee Period.
3. After the first Calendar Year you may request one RMD per Contract Year, which will be treated as a free withdrawal and will not incur a surrender charge or MVA. Surrender charges and an MVA will apply to any additional RMDs requested in that same Contract Year. Please consult the product disclosure for details.
4. Proof of claim may be required prior to exercise. Only available for issue ages 80 and below. Nursing home waiver not available in FL.

Nassau MYAnnuity® 5X/7X

A single-premium multi-year guarantee annuity

Issued by Nassau Life and Annuity Company

NASSAU

Features (continued)

MARKET VALUE ADJUSTMENT (MVA)	• The MVA is intended to reflect the change in the interest crediting rate from the start of the guarantee period to the time of surrender or withdrawal, as well as an adjustment for the time remaining in the guarantee period • The MVA can be positive or negative. There is no limit on a positive MVA. A negative MVA may not cause the amount received upon surrender to be less than 87.5% of premium accumulated at the Total Guaranteed Value (TGV) Interest Rate reduced for net withdrawals. The TGV Interest Rate is set at contract issue and could range from 0.15% to 3.0%, depending on your state.
ANNUITY PAYMENT OPTIONS	• You can annuitize your contract after the first year with no penalty • Seven fixed annuity payment options are available (see your contract or insurance producer for details of each)
DEATH BENEFIT	• Payable on death of any owner • Death benefit is equal to contract value (no surrender charges or MVA will apply) • Death benefit proceeds are paid directly to named living beneficiaries and may not be subject to the probate process

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

OUR CORE VALUES

We get things done

We are supercharging our legacy

We are committed to our customers

Day in and day out, we work hard to be your carrier of choice

This material is provided by Nassau Life and Annuity Company, which issues the annuity described in this document. This material is intended for general use with the public and is not meant to provide any individualized tax, investment or financial planning advice. We encourage you to consult with a financial professional who can tailor a financial plan to meet your needs. Nassau and its affiliates have a financial interest in the sale of their products.

Product features, options and availability may vary by state.

Payments and guarantees are based on the claims-paying ability of the issuing company.

This is a brief product description; this summary is for informational purposes only; please refer to your contract for any other specific information including limitations, exclusions and charges.

Annuities are long-term products particularly suitable for retirement assets. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges.

Applicable rates and fees are subject to change.

Insurance Products: NOT FDIC or NCUAA Insured | NO Bank or Credit Union Guarantee

Nassau MYAnnuity 5X/7X (18IFDAP and ICC18IFDAP/ICC18IFDANP) is issued by Nassau Life and Annuity Company (Hartford, CT). In California, Nassau Life and Annuity Company does business as "Nassau Life and Annuity Insurance Company." Nassau Life and Annuity Company is not authorized to conduct business in ME and NY, but that is subject to change. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.

BPD39994
A5163SP

©2026 Nassau

5-26